

**Liquidity Coverage Ratio (LCR) 2018-2019**

		In Crore					
		FY 2018-19		FY 2017-18		Q4- 2018-19	
		Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
<b>High Quality Liquid Assets</b>							
1	Total High Quality Liquid Assets (HQLA)		1234.77		1201.88		1165.81
<b>Cash Outflows</b>							
2	Retail deposits and deposits from small business customers, of which:	3623.16	278.19	3864.77	297.62	3035.25	232.46
(i)	Stable deposits	1503.78	75.19	1777.23	88.86	1421.24	71.06
(ii)	Less stable deposits	1709.86	170.99	2087.55	208.75	1614.01	161.40
3	Unsecured wholesale funding, of which:	2161.92	871.19	1952.83	974.40	3164.90	703.14
(i)	Operational deposits (all counterparties)	-	-	-	-	-	-
(ii)	Non-operational deposits (all counterparties)	2731.25	668.80	1952.83	974.40	3164.90	703.14
(iii)	Unsecured debt	-	-	-	-	-	-
4	Secured wholesale funding	-	-	-	-	-	-
5	Additional requirements, of which	667.69	42.50	680.98	43.39	670.66	44.07
(i)	Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-
(ii)	Outflows related to loss of funding on debt products	-	-	-	-	-	-
(iii)	Credit and liquidity facilities	720.41	48.26	680.98	43.39	670.66	44.07
6	Other contractual funding obligations	122.88	122.88	167.13	167.13	49.14	49.14
7	Other contingent funding obligations	141.28	4.24	114.34	3.43	143.66	4.31
8	<b>Total Cash Outflows</b>	<b>6711.50</b>	<b>1338.25</b>	<b>6780.06</b>	<b>1485.97</b>	<b>7063.61</b>	<b>1033.12</b>
<b>Cash Inflows</b>							
9	Secured lending (e.g. reverse repos)	-	-	-	-	-	-
10	Inflows from fully performing exposures	969.55	679.00	1046.18	751.91	1137.24	834.59
11	Other cash inflows	155.87	77.94	200.73	100.36	106.80	53.40
12	<b>Total Cash Inflows</b>	<b>1259.64</b>	<b>877.38</b>	<b>1246.90</b>	<b>852.27</b>	<b>1244.05</b>	<b>887.99</b>
13	TOTAL HQLA		1234.77		1201.88		1165.81
14	Total Net Cash Outflows		460.87		633.70		258.28
15	<b>Liquidity Coverage Ratio (%)</b>		<b>267.92</b>		<b>189.66</b>		<b>451.38</b>